

REMARKS/ARGUMENTS

Various claims are being amended as shown above. No new matter is being added by the amendment to the claims.

In the office action, claims 1-36 were rejected under 35 U.S.C. 102(e) as allegedly being anticipated by Felger (U.S. 7,013,001 B1). Applicant respectfully traverses the rejection.

Felger is directed to a system for billing a call session between a caller and a service provider, where a caller's call session will be blocked or not blocked by comparing the caller information with a negative database information and with other call limiting criteria such as AVS verification, fund limit authorization, and credit card data verification. Felger also discloses blocking, temporarily, or limiting a purchase request. However, Felger does not disclose various features that are recited in claim 1 such as assigning a risk factor that determines a set of information to verify for the order. Accordingly, claim 1 is patentable over Felger.

Independent claims 18, 35, and 36 are being amended to recite the above similar features that are not disclosed and are not suggested by Felger. Accordingly, claims 18, 35, and 36 are each patentable over Felger.

Claims 2-17 and 19-34 depend from one of claims 1 and 18 and are each patentable over Felger for at least the same reasons that claims 1 and 18 are patentable over Felger. Furthermore, each of the claims 2-17 and 19-34 distinguishes over Felger by reciting additional features in combination with the features that are recited in their

respective base claims. Accordingly, claims 2-17 and 19-34 are each patentable over Felger.

For the above reasons, Applicant requests reconsideration and withdrawal of the rejection under 35 U.S.C. §102.


Applicant respectfully requests allowance of all pending claims.

CONTACT INFORMATION

If the Examiner has any questions or needs any additional information, the Examiner is invited to telephone the undersigned attorney at (805) 681-5078.

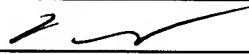
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Respectfully submitted,
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